

Information to identify the case:		
Debtor 1	Leslie Lyons	Social Security number or ITIN xxx-xx-6808
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Kathy Lyons	Social Security number or ITIN xxx-xx-8047
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter 13 3/26/19
Case number: 19-21165-JAD		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Leslie Lyons	Kathy Lyons
2. All other names used in the last 8 years		
3. Address	3105 Bergman Street Pittsburgh, PA 15204	3105 Bergman Street Pittsburgh, PA 15204
4. Debtor's attorney Name and address	Paul W. McElrath Jr. McElrath Legal Holdings, LLC. 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412-765-3606 Email: ecf@mcelrathlaw.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 4/22/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 20, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 7/19/19 Filing deadline: 6/4/19 Filing deadline: 9/23/19 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 5/20/19 at 11:00 AM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Leslie Lyons
 Kathy Lyons
 Debtors

Case No. 19-21165-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: hsmi
 Form ID: 309I

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Apr 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2019.

db/jdb
 aty +Leslie Lyons, Kathy Lyons, 3105 Bergman Street, Pittsburgh, PA 15204-1849
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1945
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 15018349 +Aaa Debt Rec, Pob 129, Monroeville, PA 15146-0129
 15018350 Bureau Of Account Mana, Bureau Of Account, Camp Hill, PA 17011
 15018352 +City and School District of Pittsburgh, c/o Goehring Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 15018354 +Goehring, Rutter & Boehm, 437 Grant Street 14th FL, Pittsburgh, PA 15219-6107
 15036178 +Jordan Tax Service, Inc., 102 Rahway Road, Canonsburg, PA 15317-3349
 15036179 +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 15018359 +PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
 15018360 +Peoples Gas Bankruptcy Dept., 375 N Shore Drive Ste 600, Attn: Dawn Linder,
 Pittsburgh, PA 15212-5866
 15031189 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,
 Pittsburgh, PA 15233-1828
 15018361 +Pittsburgh Water & Sewer, C/O Jordan Tax, 102 Rahway Street, McMurray, PA 15317-3349
 15018364 +Rushmore Loan Management, P.O. Box 52708, Irvine, CA 92619-2708
 15036189 +Rushmore Loan Management, P.O. Box 55004, Irvine, CA 92619-5004
 15036192 +Wilmington Savings Fund Society, 15480 Laguna Cnayon Road, Suite 100,
 Irvine, CA 92618-2132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@mcclathlaw.com Apr 23 2019 02:47:20 Paul W. McElrath, Jr.,
 McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 23 2019 02:48:02 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustregion03.pi.ecf@usdoj.gov Apr 23 2019 02:48:23
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +E-mail/Text: kburkley@bernsteinlaw.com Apr 23 2019 02:49:07 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 15018351 +EDI: CAPITALONE.COM Apr 23 2019 06:28:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 15018353 +E-mail/Text: kburkley@bernsteinlaw.com Apr 23 2019 02:49:07 Duquesne Light Company,
 c/o Keri P. Ebeck Bernstein & Burkley PC, 707 Grant Street Ste. 2200,
 Pittsburgh, PA 15219-1945
 15036175 +E-mail/Text: bankruptcynotice@fcbanking.com Apr 23 2019 02:47:36 First Commonwealth Bank,
 601 Philadelphia St, Indiana, PA 15701-3952
 15018355 EDI: JEFFERSONCAP.COM Apr 23 2019 06:28:00 Jefferson Capital, PO BOX 7999,
 Saint Cloud, MN 56302
 15018356 EDI: RESURGENT.COM Apr 23 2019 06:28:00 LVNV Funding, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 15018357 E-mail/Text: musaauto_bknotice@musaauto.com Apr 23 2019 02:48:34 Markone Financial LLC,
 P O Box 17038, Jacksonville, FL 32245
 15018358 +E-mail/Text: csc.bankruptcy@amwater.com Apr 23 2019 02:49:18 PA American Water,
 PO Box 578, Alton, IL 62002-0578
 15018363 +EDI: RESURGENT.COM Apr 23 2019 06:28:00 PYOD LLC, C/O Resurgnet Capital, PO Box 19008,
 Greenville, SC 29602-9008
 15024930 +EDI: RESURGENT.COM Apr 23 2019 06:28:00 PYOD, LLC, Resurgent Capital Services,
 PO Box 19008, Greenville, SC 29602-9008
 15018362 +E-mail/Text: bknotices@professionalcredit.com Apr 23 2019 02:48:50 Professional Credit Se,
 Po Box 7548, Springfield, OR 97475-0039
 15018365 +EDI: CHRYSLER.COM Apr 23 2019 06:28:00 Td Auto Finance, Po Box 9223,
 Farmington Hills, MI 48333-9223
 15018366 +EDI: VERIZONCOMB.COM Apr 23 2019 06:28:00 Verizon, 500 Technology Dr,
 Weldon Spring, MO 63304-2225

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr RUSHMORE LOAN MANAGEMENT SERVICES as servicer for
 cr* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 15036170* +Aaa Debt Rec, Pob 129, Monroeville, PA 15146-0129
 15036171* Bureau Of Account Mana, Bureau Of Account, Camp Hill, PA 17011
 15036172* +Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
 15036173* +City and School District of Pittsburgh, c/o Goehring Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

District/off: 0315-2

User: hsmi
Form ID: 309I

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Total Noticed: 34

Date Rcvd: Apr 22, 2019

***** BYPASSED RECIPIENTS (continued) *****

15036174* +Duquense Light Company, c/o Keri P. Ebeck Bernstien & Burkley PC,
707 Grant Street Ste. 2200, Pittsburgh, PA 15219-1945
15036176* +Goehring, Rutter & Boehm, 437 Grant Street 14th FL, Pittsburgh, PA 15219-6107
15036177* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital, PO BOX 7999, Saint Cloud, MN 56302)
15036180* LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15024929* LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15036181* ++MUSA AUTO FINANCE, PO BOX 550870, JACKSONVILLE FL 32255-0870
(address filed with court: Markone Financial Llc, P O Box 17038, Jacksonville, FL 32245)
15036182* +PA American Water, PO Box 578, Alton, IL 62002-0578
15036183* +PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
15036187* +PYOD LLC, C/O Resurgnet Capital, PO Box 19008, Greenville, SC 29602-9008
15036184* +Peoples Gas Bankruptcy Dept., 375 N Shore Drive Ste 600, Attn: Dawn Linder,
Pittsburgh, PA 15212-5866
15036185* +Pittsburgh Water & Sewer, C/O Jordan Tax, 102 Rahway Street, McMurray, PA 15317-3349
15036186* +Professional Credit Se, Po Box 7548, Springfield, OR 97475-0039
15036188* +Rushmore Loan Management, P.O. Box 52708, Irvine, CA 92619-2708
15036190* +Td Auto Finance, Po Box 9223, Farmington Hills, MI 48333-9223
15036191* +Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225

TOTALS: 1, * 20, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor RUSHMORE LOAN MANAGEMENT SERVICES as servicer for
Atlantica, LLC. bkgroupp@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Joint Debtor Kathy Lyons ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Debtor Leslie Lyons ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedwpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 7